

IMPACT

Securing the future of Asian and African communities

**PRUDENCE
FOUNDATION**

MARCH 2021

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FOREWORD FROM THE CHAIRMAN



Dear colleagues,

First, allow me to wish all of you a healthy 2021. It has been a year since the COVID-19 pandemic erupted worldwide, disrupting livelihoods and claiming millions of lives.

All of us at Prudential have shown extraordinary commitment and capability during the crisis in safeguarding the health and wealth of our communities. A special initiative was the Group-wide COVID-19 Relief Fund. On behalf of Prudence Foundation, I want to extend our sincere appreciation to our business units across Asia and Africa for your creative ideas, efforts and commitment in deploying the Relief Funds. This was an excellent opportunity to help our communities get the most out of life during difficult times. Thank you very much for your cooperation on the COVID-19 Relief Fund programme and for all that you do to make the Foundation's work possible.

Below, you will see examples from across Asia and Africa of Prudential people supporting their communities to become safer and more resilient.

As we move into 2021, we will continue to look at ways to best support our communities and our people.

Best regards,

Donald Kanak
Chairman, Prudence Foundation

PRUDENCE FOUNDATION INITIATIVES

SAFE STEPS D-TECH AWARDS

Prudence Foundation launches 2021 SAFE STEPS D-Tech Awards

Prudence Foundation launched the SAFE STEPS D-Tech Awards, a global competition to find, fund and support innovative disaster tech solutions that could save lives in natural disaster events.

The Awards have attracted applicants this year across both profit and non-profit sectors. Finalists will be announced in June 2021 and winners will receive grants from a pool of USD200,000, as well as coaching, mentorship, and access to investor networks.

Building on the first competition in 2019, Prudence Foundation has expanded its D-Tech network of partners to include Humanitarian Partner IFRC, Technology Partner Lenovo, and Strategic Partners: Antler, AVPN, e27, Give2Asia, Hatcher+, Jubilee Capital Management, National Geographic, and Tech for Impact.

Find out more at www.safesteps.com/d-tech



SAFE STEPS Road Safety campaign in Africa

Since the launch of SAFE STEPS Road Safety Africa in Ivory Coast in October 2019, Prudence Foundation has embarked on a regional campaign to raise road safety awareness through a multi-touchpoint, mixed media strategy. In 2020, the campaign reached 80 million people every month through TV distribution in the eight markets where Prudential operates. Its social media campaign generated 228.7 million views and drove 1.4 million clicks to the SAFE STEPS website.

This year, the focus will be on supporting our Africa businesses to engage local partners and continue spreading and amplifying the importance of road safety. Zambia leads the way in engaging TV, radio, the Road Traffic and Safety Agency, the local Red Cross, as well as private sector partners. Discussions are also underway with potential media partners in other African markets to promote the SAFE STEPS Road Safety programme.



Continuing strong partnership with International Federation of Red Cross and Red Crescent Societies

The strategic partnership between Prudence Foundation and International Federation of Red Cross and Red Crescent Societies (IFRC) continues to strengthen in the new year with a new Memorandum of Understanding being discussed between the two partners covering larger areas of collaboration across Asia and Africa. These include SAFE STEPS distribution, SAFE STEPS Kids activation in schools, COVID-19 communications, the SAFE STEPS D-Tech Awards, and collaboration at the local level.



Prudence Foundation partners with JA Africa to teach the Cha-Ching Curriculum in six countries

Prudence Foundation has launched a three-year partnership with JA Africa to educate and inspire Africa's youth on financial literacy through the Cha-Ching Curriculum. Building on the volunteering efforts of Prudential employees, JA Africa will adopt a teacher-led approach in six countries; Ghana, Ivory Coast, Kenya, Nigeria, Uganda, and Zambia.

Over the three-year period, we plan to reach over 57,000 students in 680 schools, through training 1,360 teachers. JA's country offices will work with the local Education Services and Ministries, as well as local Prudential businesses, to promote the Cha-Ching programme. As COVID-19 has created a surge in the number of financially vulnerable people, there is an even greater urgency to develop sound financial literacy and habits among African youth to help build long-term financial resilience.



Safe Schools programme provides support to build resilience against pandemic

Prudence Foundation has been supporting PLAN International to roll out the Safe Schools programme across Asia since 2013, aimed at building education resilience against disasters. The programme is currently being implemented in Cambodia, Thailand and the Philippines. To support partner schools cope with the COVID-19 disruptions, the programme adjusted its activities in all three countries to integrate pandemic preparedness and response into the Safe Schools guidelines and minimum standards, as well as provide psychosocial support, risk communications, and cyber safety education to both teachers and students. The programme also assists selected schools to install or repair hand washing stations and provide hygiene kits to help prevent COVID-19 transmission in schools.



Cha-Ching supports Global Money Week 2021

Prudence Foundation is delighted to be supporting this year's Global Money Week (GMW), organised by the Organisation for Economic Co-operation and Development, on 22-28 March! Our Cha-Ching financial literacy programme shares the same goals as GMW – to help ensure young people, from an early age, are financially aware, and have the knowledge and skills to make sound financial decisions.

GMW's theme this year is "Take care of yourself, take care of your money", which highlights the importance of building financial resilience and staying healthy. This theme resonates with Prudential's broader mission to help people protect and enhance their health and wealth.

A range of Cha-Ching initiatives will be rolled out in our markets. Find out more on Prudence Foundation's Facebook page.

www.facebook.com/PrudenceFoundation

LOCAL INITIATIVES - ASIA



CHINA

Understanding food waste amongst students in China

Prudence Foundation has supported the China Development Research Foundation's school nutrition programme in China since 2018. The programme aims to improve school nutrition across China.

In 2020, the programme was adopted due to the impact of COVID-19 to provide online training to school chefs, provide online lectures on children's mental health, and undertake a food waste survey across 20 counties.

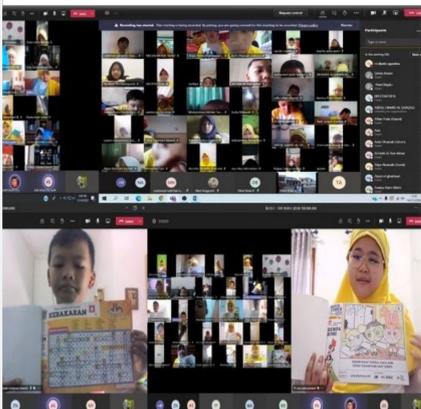
By the end of last year, the programme team had collected answers to 100,000 food waste surveys from teachers and students. The data will be used to create a database to further understand the food loss and waste issue in China.



INDONESIA

Prudential Indonesia holds SAFE STEPS Kids online learning activities

In 2020, amid the pandemic, Prudential Indonesia in partnership with the Indonesian Red Cross brought SAFE STEPS Kids to elementary schools through a series of online webinars that included many educational and fun activities. The online programme leveraged the well-loved SAFE STEPS Kids cartoon ambassadors to provide students with knowledge and skills in disaster preparedness, first aid and COVID-19 prevention. PRUVolunteers were engaged as trainers and delivered the programme to more than 1,700 students in the Greater Jakarta Area.



SINGAPORE

Eastspring Investments Singapore brings Christmas cheer to children at Sunbeam Place

Employees from Eastspring Singapore came together to sponsor Christmas gifts for children at Sunbeam Place, a residential home under the auspices of the Singapore Children's Society and a gazetted place of safety for children and young adults who have previously been abused and neglected. As part of the annual "Christmas Wishes" initiative, team members from Eastspring Singapore came together with much enthusiasm and support to prepare the gifts, despite the current situations of most working from home, and were rewarded with the joy and smiles they brought to the children.



THAILAND

Prudential Thailand receives Prime Minister's Insurance Award

Prudential Thailand received the "Life Insurance Company with Outstanding Development" award at the 2020 Prime Minister's Insurance Awards, organised by the Office of Insurance Commission, presented by Mr. Arkhom Termpittayapaisith, Thailand's Minister of Finance, to Mr. Robin Spencer, Chief Executive Officer of Prudential Thailand at a ceremony held on 15 October at Centara Grand at Central Plaza Ladprao Hotel in Bangkok, Thailand.

This prestigious award is presented to both life and non-life insurance companies dedicated to raising awareness of the importance of insurance and enhancing trust and reliability among the public. The award criteria included financial stability, regulatory compliance, operation efficiency, complaints handling, good governance, customer services and corporate social responsibility.



HONG KONG

Prudential Hong Kong boosts blood drive programme with community meals

Prudential Hong Kong rolled out its Blood Drive Community Meal Pledge programme from October 2020 to January 2021, an initiative aimed at boosting the impact of each blood donation from the Hong Kong community. Prudential Hong Kong matched donations at a Hong Kong Red Cross blood donor centre by sponsoring meal boxes for people in need.

Working with seven non-governmental organisations, Prudential Hong Kong, along with the support of its employees and agents, continues its mission to help boost blood stocks in the city, care for the community and support those in need, particularly in these challenging times.



MALAYSIA

Financial Literacy Forum Series: Empowering financial freedom and building financially resilient communities

Prudential Malaysia is committed to building financially resilient communities by making lasting contributions in financial protection and financial education. In January, to understand the state of financial education in Malaysia and to empower financial freedom, Prudential Malaysia organised a panel discussion with representatives from the private and public sectors.

Jeffrey Lam, Head of Corporate Responsibility of Prudential Malaysia, was joined by Arlina Ariff from Central Bank of Malaysia, Nor Akmar Yaakob from Credit Counselling and Debt Management Agency, Clare Walker from Financial Industry Collective Outreach and Marc Fancy from Prudence Foundation to discuss topics related to the financial literacy landscape and share their insights on the importance of financial literacy.



TAIWAN

PCA Life Taiwan launches national food education programme with local NGO

PCA Life Taiwan has joined hands with the Taiwan Fund for Children and Families by donating NTD500,000 (approx. USD16,666) to launch and support a national food education programme.

Nutrition plays a fundamental part in the health and development of children and the lack of a proper diet can affect their growth and long-term wellbeing. The programme engages dieticians across multiple cities nationwide to teach families how to make the right decisions when it comes to eating healthily. Some families were brought to supermarkets to apply the knowledge they gained. The project benefitted about 300 children and parents, and received positive feedback.

The food education programme is part of the thought leadership initiative launched by PCA Life Taiwan in 2020, focusing on child protection and development.



THAILAND

Prudential Thailand funded respiratory disease treatment unit opens at Vajira Hospital

Prudential Thailand and Eastspring Investments joined hands to donate THB4,900,000 (approx. USD161,500) as part of the Prudential COVID-19 Relief Fund to four hospitals – Golden Jubilee Medicine Siriraj Hospital (hospital of Mahidol University), Vajira Hospital, Hat Yai Hospital and Priest Hospital.

The donation contributed to the construction of Airborne Infectious Isolation rooms and Acute Respiratory Infection clinics in the four hospitals, where medical treatments are provided to patients with respiratory diseases, including COVID-19.



INDONESIA

Cha-Ching Kid\$ at Home for Prudential Indonesia employees, sales force and customers' children

The Cha-Ching Kid\$ at Home programme enables parents and their children to continue developing their money management skills while staying at home during the pandemic. From September to December 2020, Prudential Indonesia held a series of sessions via Zoom, with many PRUVolunteers contributing as trainers. The programme was well-received by employees, agents and customers, and drawing the participation of almost 100 children.



SINGAPORE

Prudential Singapore launches "Healthy with KidSTART" programme

Prudential Singapore and Early Childhood Development Agency (ECDA) co-developed the "Healthy with KidSTART" programme to provide health and wellness packages consisting of healthy food and wellness items to 800 low-income families under ECDA's KidSTART programme. The programme aims to address food insecurity among low-income families and promote awareness on the importance of nutrition, especially for young children. In addition, about 120 selected KidSTART families also received an additional monthly supply of fresh produce from October to December 2020.

These families are also connected through the Pulse Communities, a digital community platform, where they can obtain information on health and nutrition, as well as videos of simple recipes and tips on buying the right food for young children.



TAIWAN

Eastspring Taiwan backs mission to support disadvantaged children and families during the pandemic

With funding from the Prudential COVID-19 Relief Fund, Eastspring Taiwan joined hands with Eden Social Welfare Foundation to care for families affected by the pandemic in Taiwan. Eden Social Welfare was able to provide general support and early intervention services for young children, as well as offer vocational training for the parents. They were also able to purchase the necessary materials and equipment needed to help prevent the spread of COVID-19, ensuring continual operation of these services at the local service units. More than 575 families and their caregivers have benefited from this funding.



VIETNAM

More free rice dispensers available to support vulnerable communities during the pandemic

Following the success of the previous 'rice ATM' initiative carried out in Da Nang after the city's lockdown, Prudential Vietnam has continued rolling out free rice dispensers to support vulnerable and needy people in more provinces across Vietnam.

With the help of PRUVolunteers and agents, over 210 tons of rice were distributed to 11,330 households in nine provinces across the country – Da Nang, Quang Binh, Quang Tri, Quang Nam, Thua Thien Hue, Ha Giang, Yen Bai, Binh Phuoc and An Giang. These households were severely affected by COVID-19, as well as severe flooding and landslides in the mountainous areas.



VIETNAM

PRUVolunteers renovate local parks in Hanoi and Ho Chi Minh City

More than 200 employees and agents from Prudential Vietnam joined to renovate Thu Le Zoo in Hanoi and Saigon Zoo and Botanical Gardens in Ho Chi Minh City in January to tackle degradation at these locations.

Renovations included setting up new signboards, adding fresh paint on old walls and statues, and installing new waste baskets that gave the parks a much-needed uplift. By organising the event, Prudential Vietnam also encouraged its employees to embrace the value of available public spaces and express their love for the cities by keeping them clean and beautiful.



CAMEROON

Prudential Beneficial Insurance provides clean water to disadvantaged communities through Value Health Africa

Working with non-governmental organisation, Value Health Africa (VAHA), Prudential Beneficial Insurance Cameroon delivered three boreholes to disadvantaged communities in the West, Littoral and Northwest regions of Cameroon as part of its COVID-19 relief campaign.

In a country where only 45 percent* of rural populations have access to clean water, providing clean water offers these benefits:

- Help maintain sanitary measures against the spread of COVID-19
- Eliminate illnesses caused by the consumption of contaminated water
- Generate business and revenue for economic development

Moreover, both Prudential Beneficial Life and Prudential Beneficial General donated XAF1,000,000 (approx. USD1,846) each to the British High Commission to support the COVID-19 Relief Caravan. This initiative was led by the non-profit organisation, Local Youth Corner. As part of this initiative, personal protective supplies were distributed to the community.

* https://www.projet-react.org/wp-content/uploads/2020/03/2020_03_acces-%C3%A0-leau-pour-tous_rapport.pdf (Report in French)



GHANA

Helping people to get the most out of life – Prudential Life Ghana’s COVID-19 relief efforts

To alleviate the impact of the COVID-19 pandemic in Ghana, Prudential Ghana partnered with United Way Ghana, United Nations Population Fund and the University of Ghana, School of Languages, to fund projects of a total of USD80,000, benefitting about 23,000 Ghanaians.

Through funding and volunteering of its employees over a period of six months:

- 800 families were provided with food boxes and care kits every month
- Personal protective equipment was donated to a clinic and 500 people received access to basic healthcare services
- Home literacy programmes were undertaken for 500 families with children at home due to schools being shut down
- 500 vulnerable girls received personal development, reproductive health and vocational skills training
- Over 20,000 people from vulnerable communities were reached through 11 local languages via traditional media, social media platforms, as well as direct contact with key minority language speakers and the deaf community to fight stigma and misinformation on COVID-19



IVORY COAST

Prudential Belife supports its communities in the face of the COVID-19 crisis

Prudential Belife Insurance and local non-governmental organisation, Association Graine d’Ivoire Santé, continue to work together in the fight against COVID-19, with a focus on the Greater Abidjan population. The emphasis is not only to raise awareness, but to provide practical solutions that help communities prepare and protect themselves from the virus in the long run. Workshops were conducted to show participants how to make liquid soap and hand sanitisers at home in a cost effective manner.



KENYA

Prudential Kenya runs successful Cha-Ching Kid\$ at Home digital campaign

Prudence Foundation through Prudential Kenya launched the Cha-Ching Kid\$ at Home campaign to help parents teach key money management concepts to their children who remain at home as a result of school closures due to COVID-19.

Prudential Kenya launched the campaign through social media channels (Facebook, Twitter, Instagram and WhatsApp) to introduce Cha-Ching to the Kenyan market and emphasise the importance of financial literacy in young children, engaging social media influencers to help amplify the communication and content matter.

The results garnered great organic reach, positive sentiments and substantial engagement, particularly with the daily challenges, with a reach of over 4,000,000 people and 140,000 clicks to the Cha-Ching website.



NIGERIA

Cha-Ching programme closes 2019/2020 session successfully in Nigeria

Prudential Zenith Life in partnership with Junior Achievement Africa have completed the 2019/2020 session of the Cha-Ching programme in Nigeria.

More than 50 employees from Prudential Zenith Life volunteered for the facilitation of the programme, which commenced in the third week of January last year and concluded at the beginning of December with closing ceremonies both in Lagos and Abuja. A total of 507 students from seven schools in Lagos and Abuja benefitted from the programme.



TOGO

Supporting school communities in Togo during the pandemic

In an effort to fight against COVID-19, Prudential Beneficial Life has embarked on a project to improve access to clean water in underprivileged communities particularly around schools. With the assistance of non-profit and executing partner, ADIC, the first phase is almost complete, with the installation of a water tower at a school in an underprivileged village in Togo. Access to water will help with the ability to maintain hygienic conditions and promote good personal hygiene practices, which are important in lowering the risk of diseases and illnesses.